

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: BRIDGETTE L GARDNER

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Case No.: 07-03795

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/03/2007.
- 2) This case was confirmed on 05/14/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/18/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/21/2010.
- 6) Number of months from filing to the last payment: 39
- 7) Number of months case was pending: 43
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,850.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 28,375.00
Less amount refunded to debtor	\$ 2,583.39
NET RECEIPTS	\$ 25,791.61

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,434.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,810.27
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,244.27**

Attorney fees paid and disclosed by debtor **\$ 66.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COOK COUNTY TREASURE	SECURED	3,315.00	3,369.17	3,315.00	2,145.00	.00
GREAT AMERICAN FINAN	SECURED	902.00	500.00	500.00	500.00	24.38
HSBC AUTO FINANCE	SECURED	20,115.00	21,236.37	20,115.00	11,887.07	3,855.33
375 PARK HOLDING LLC	SECURED	142,000.00	140,381.34	.00	.00	.00
AMERICAS FINANCIAL S	UNSECURED	469.00	832.26	832.26	.00	.00
SBC	UNSECURED	360.00	NA	NA	.00	.00
T MOBILE	UNSECURED	144.00	NA	NA	.00	.00
CORPORATE AMERICA FA	UNSECURED	144.00	1,471.10	1,471.10	.00	.00
COMCAST	UNSECURED	94.00	NA	NA	.00	.00
ER SOLUTIONS INC	UNSECURED	640.00	640.19	640.19	.00	.00
TCF NATIONAL BANK	UNSECURED	164.00	NA	NA	.00	.00
MONEY MARKET PAYDAY	UNSECURED	400.00	NA	NA	.00	.00
ST JAMES OLYMPIA FIE	UNSECURED	200.00	NA	NA	.00	.00
ST JAMES OLYMPIA FIE	UNSECURED	1,621.00	NA	NA	.00	.00
ST JAMES HOSPITAL	UNSECURED	119.00	2,117.70	2,117.70	.00	.00
ST JAMES OLYMPIA FIE	UNSECURED	100.00	NA	NA	.00	.00
ST JAMES OLYMPIA FIE	UNSECURED	100.00	NA	NA	.00	.00
ST JAMES OLYMPIA FIE	UNSECURED	76.00	NA	NA	.00	.00
ST JAMES OLYMPIA FIE	UNSECURED	30.00	NA	NA	.00	.00
ST JAMES OLYMPIA FIE	UNSECURED	20.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	786.00	976.48	976.48	.00	.00
SIR FINANCE	UNSECURED	1,434.00	1,434.00	1,434.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	759.00	490.77	490.77	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
375 PARK HOLDING LLC	SECURED	NA	11,599.48	11,749.00	3,135.56	.00
HSBC AUTO FINANCE	UNSECURED	NA	.00	1,121.37	.00	.00
GREAT AMERICAN FINAN	UNSECURED	NA	402.48	402.48	.00	.00
COMMONWEALTH EDISON	UNSECURED	NA	320.73	320.73	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	11,749.00	3,135.56	.00
Debt Secured by Vehicle	20,115.00	11,887.07	3,855.33
All Other Secured	<u>3,815.00</u>	<u>2,645.00</u>	<u>24.38</u>
TOTAL SECURED:	35,679.00	17,667.63	3,879.71
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	9,807.08	.00	.00

Disbursements:

Expenses of Administration	\$ 4,244.27	
Disbursements to Creditors	\$ 21,547.34	
TOTAL DISBURSEMENTS:		\$ 25,791.61

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/27/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.